Attorney Docket No.: 129510.11601 Page 1 of 9

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Confirmation No.: 1329

Group Art Unit: 3694

Examiner: Matthew C. Osborne Filed: February 11, 2004

Title: A SYSTEM AND METHOD FOR DELAYING PAYMENT PROCESSING FOR

BIOMETRICALLY-INITIATED FINANCIAL TRANSACTIONS

RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 23313-1450

Timothy L. ROBINSON Serial No.: 10/775.079

Sir:

In response to the Restriction Requirement dated July 31, 2007, Applicants elect, without traverse, the invention that the Office designated as Invention I identified as being drawn to a method of conducting financial transactions with delayed processing of a payment.

The Restriction Requirement set a shortened statutory period for response of one month set to expire August 31, 2007; accordingly a Petition for Extension of Time is submitted herewith.

Amendments to the Claims begin on page 2.

Remarks begin on page 10.